

In re:  
John J. Hepner  
Debtor

Case No. 25-10058-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 12, 2025

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2025:

Recip ID	Recipient Name and Address
db	+ John J. Hepner, 2714 Carrell Lane, Willow Grove, PA 19090-1008
cr	+ Wells Fargo Bank, N.A., 11625 N. Community House Rd, Charlotte, NC 28277-1581
14967445	+ Citizens Bank, N.A. s/b/m to Citizens Bank of Penn, c/o Mary F. Kennedy, Esquire, 1310 Industrial Boulevard, 1st Floor, Suite 101, Southampton, PA 18966-4030
14969006	+ Matthew Fissel, Esquire, c/o MATTHEW K. FISSEL, Brock & Scott PLLC, 302 Fellowship Road, Suite 130 Mt Laurel Township, NJ 08054-1218
14967688	+ Wells Fargo Bank, N.A., 11625 N. Community House Rd, Charlotte, North Carolina 28277-1581
14968741	+ Wells Fargo Home Equity Group, Home Equity Group - Collections Foreclos, P.O. Box 2248, Jacksonville, Florida 32203-2248

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 13 2025 00:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2025 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	^ MEBN	Feb 12 2025 23:49:44	Citizens Bank, N.A. s/b/m to Citizens Bank of Penn, 10561 Telegraph Road, Glen Allen, VA 23059, UNITED STATES 23059-4577
14966214	Email/Text: EBN@brockandscott.com	Feb 13 2025 00:00:00	Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054
14973747	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 13 2025 00:00:00	Citizens Bank, P.O. Box 7092, Bridgeport, CT 06601
14973745	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 13 2025 00:06:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14973746	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 00:06:24	Citibank, Attn: Citicorp Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14967106	^ MEBN	Feb 12 2025 23:49:43	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14973748	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 13 2025 00:07:03	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14977177	Email/Text: mrdiscen@discover.com	Feb 13 2025 00:00:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14973749	+ Email/Text: mrdiscen@discover.com	Feb 13 2025 00:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14973750	+ Email/Text: LMitchell@myfci.com		

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		Feb 13 2025 00:01:00	FCI Lender Service, Inc, 8180 E Kaiser Blvd, Anaheim, CA 92808-2277
14973751	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 13 2025 00:00:00	PNC Bank, NA, Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45432
14969922	^ MEBN		
		Feb 12 2025 23:49:45	PNC BANK, NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14967687	+ Email/Text: EBN@brockandscott.com		
		Feb 13 2025 00:00:00	Wells Fargo Bank, N.A., C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestdge Dr., Winston-Salem, NC 27103-2930
14966215	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 13 2025 00:07:06	Wells Fargo Bank, NA, Attn: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14966216	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 13 2025 00:06:53	Wells Fargo Bank, NA, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
14973754	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 13 2025 00:22:35	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14973744	*P++	BROCK & SCOTT PLLC, 6701 CARMEL ROAD SUITE 315, CHARLOTTE NC 28226-4035, address filed with court., Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054
14968740	*+	Wells Fargo Bank, N.A., C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestdge Dr., Winston-Salem, NC 27103-2930
14973752	*+	Wells Fargo Bank, NA, Attn: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14973753	*+	Wells Fargo Bank, NA, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javidianlaw.com,  
tami@javidianlaw.com;angie.harrigan@javidianlaw.com

MATTHEW K. FISSEL

on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM D. SCHROEDER, JR

on behalf of Debtor John J. Hepner schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 8

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: John J. Hepner : Chapter 13  
:   
:   
Debtor : No.: 25-10058-pmm

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**ORDER**

AND NOW, this 12<sup>th</sup> day of February 2025, it is Ordered Decreed the  
captioned Debtor's case is dismissed.

By the Court:

*Patricia M. Mayer*

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U.S Bankruptcy Court Judge

cc: William D. Schroeder, Jr  
920 Lenmar Drive  
Blue Bell, PA 19422

Trustee Kenneth E. West  
Chapter 13 Standing Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

Office of the United States Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107